

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Karen Maria Blankenbiller
Debtor

Case No. 16-03432-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: PRatchfor
Form ID: 318

Page 1 of 1
Total Noticed: 16

Date Rcvd: Dec 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2016.

db +Karen Maria Blankenbiller, 134 Angel Drive, New Ringgold, PA 17960-9498
4823984 +Andrew Harrison, 1348 West Wyomissing Court, Apt E, Reading, PA 19609-2360
4823985 +Andy Farmer, 6051 Erie Place, Westminster, CA 92683-2047
4823987 +Family Dermatology, 330 S. Warminster Rd, Suite 353, Hatboro, PA 19040-3433
4823988 +Great Lakes, PO Box 7860, Madison, WI 53707-7860
4823990 +M&T Bank, Manufacturers & Traders Trust Co, 475 Crosspoint Parkway,
Getzville, NY 14068-1609
4823992 +Paul Blackenbiller, 1615 Eshelman Mill Rd, Willow Street, PA 17584-9466
4823993 +Paul T. Blackenbiller, 1615 Eshelman Mill Rd, Willow Street, PA 17584-9466
4823994 +Route 10 Storage LLC, 1060 Morgantown Rd, Reading, PA 19607-9520
4823998 +TRH Surgicenter, 2603 Keiser Blvd 3rd Floor, Reading, PA 19610-3344
4823997 +The Pines at West Penn, 14 All KIngs Drive, New Ringgold, PA 17960-9475

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: wschwab@iq7technology.com Dec 16 2016 18:49:40 William G Schwab (Trustee),
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,
Lehighton, PA 18235-0056
4823986 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 16 2016 18:49:24 DiTech Financial, PO Box 6172,
Rapid City, SD 57709-6172
4823989 +E-mail/Text: cneal@horstgroup.com Dec 16 2016 18:49:26 Horst Property Management,
PO Box 3330, Lancaster, PA 17604-3330
4823995 +EDI: RMSC.COM Dec 16 2016 18:48:00 SYNCB/SamsClub, PO Box 965005,
Orlando, FL 32896-5005
4823996 +EDI: RMSC.COM Dec 16 2016 18:48:00 SYNCB/WalMart, PO Box 965024, Orlando, FL 32896-5024
TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4823991* +M&T Bank, Manufacturers & Traders Trust Co, 475 Crosspoint Parkway,
Getzville, NY 14068-1609

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2016 at the address(es) listed below:

Jason M Rapa on behalf of Debtor Karen Maria Blankenbiller jrapa@rapalegal.com,
ssprouse@rapalegal.com/mhine@rapalegal.com
Joshua I Goldman on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William G Schwab (Trustee) schwab@uslawcenter.com,
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 4

Information to identify the case:

Debtor 1 **Karen Maria Blankenbiller**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9126**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:16-bk-03432-JJT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Karen Maria Blankenbiller

By the court:



December 16, 2016

Honorable John J. Thomas
United States Bankruptcy Judge

By: PRatchford, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.